

RICHMOND, VA., SUNDAY, MAY 4, 1913.



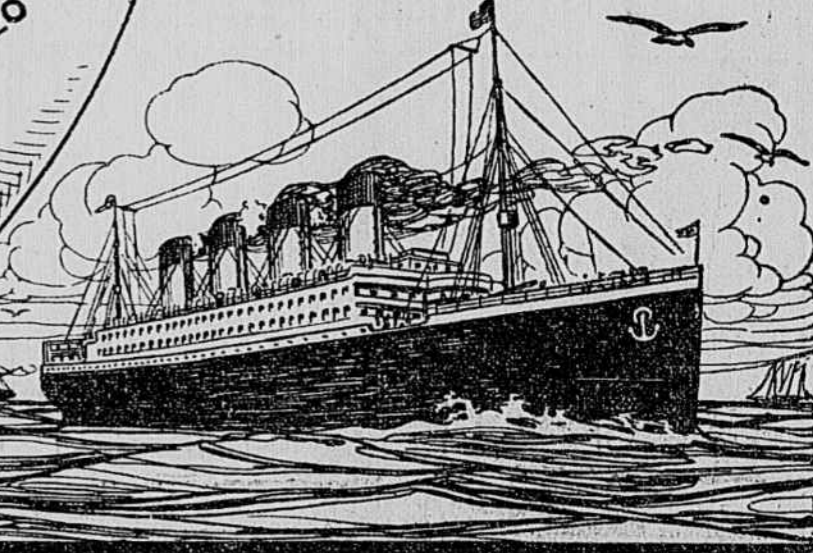
FOR TRAVEL WITHOUT TROUBLE

ASK MR. BOWMAN



By Land

or Sea



MGR FOREIGN AND TRAVEL DEPT.
RICHMOND TRUST & SAVINGS CO.
1109 E. MAIN STREET RICHMOND, VA. PHONE MONROE 120

SOURCE OF ALL INFORMATION FOR WORLD TRAVELERS AND TROTTERS

"Ask Mr. Bowman," He Can Tell You All About It—A Richmond Agency That Is Really an Industrial Proposition That Richmond Is Proud Of—The Life History of Samuel H. Bowman—Thousands of People "Ask Mr. Bowman" and Get a World of Information.

In the years long ago, say about the time Charles Dickens made his famous trip to this country by a sailing vessel to "do America," write his book "American Notes," and have a good time generally, ocean travel was truly an affliction, and yet one that only the very rich could suffer. A trip to Europe or from Europe to America was a long drawn out and very tiresome affair at best.

If a Virginian wanted to go to Europe, and very few of them did want to go and fewer still ever went, he had to begin his preparations a year or more in advance. When he finally got started he made his way to Norfolk or Baltimore or Philadelphia or New York as best he could, and there—by way of illustration, New York—he had to lie around for days and weeks, sometimes months, to get a chance for passage on a vessel of some kind and the amount of negotiating for accommodations he had to engage in was something fearful. Finally when he did get his ticket and boarded his ship he was liable to get away some time that same year, and heaven only knew when he would get to London or Belfast or Glasgow, or wherever he was booked for. And all the while he had to be steering his own boat, so to speak, had to be his own pilot and work out his own salvation unaided and unhelped, and finally when he got through with his tour of Europe he was "dead busted" unless he was a kind of Vanderbilt before he started.

Twentieth Century Ways.

How different it is now. A man from anywhere in Virginia can just run down to Richmond and "see Mr. Bowman," or if he is very busy he can write to Mr. Bowman, explain briefly the trip he wants to make, and Mr. Bowman will do the rest, and in a very short while have the entire tour mapped out, the tickets signed, sealed and delivered, letters of introduction to American consuls written, financial arrangements perfected so that the traveler can step into any foreign bank and get his wallet refilled when necessary, berth aboard the finest of palatial steamships fixed, restaurant privileges secured, hotel accommodations all over Europe arranged for so that there can never be a halt or a jar on any given tour.

Having properly seen Mr. Bowman, the traveler and sight-seer has no more trouble if he will just follow his nose and observe the plainly outlined instructions, and if all can be arranged just as easily and almost as quickly as the railway ticket agent can make out the transportation papers, way

billie, etc., for a trip to an adjoining State.

Seeing Mr. Bowman.

I have been to "see Mr. Bowman"; not to arrange for a tour of the world or a trip to Bermuda or the Canal Zone or to the Holy Land, but to find out all about this man Bowman, and the enormous business he has built up here in Richmond, the only complete establishment of its kind in all the South.

Samuel H. Bowman is a Richmonder. He has lived here many years, pretty much all of his life in fact, and for the better part of that time he has been in the transportation business in one way and another. First he was with the Southern Express Company, and in the Richmond and Allegheny express service and with the United States Express Company, and for nine years, perhaps, he was the general agent at Richmond. These express companies needed just the kind of hustler Bowman was at Washington, and they offered him inducements to go to the capital city of the nation, and there for five years he made good, but Richmond was his home, and he just had to come back. Five years in Washington was all he could stand. It was in 1899 that he came back to become general manager of the Richmond Transfer Company, acting in the meantime as general agent for various steamship lines.

The Tourist Agency.

It was in May, 1907, that Mr. Bowman established in this city the Tourist Agency for the accommodation of American and foreign tourists, through which travelers can be made comfortable, and their trials and troubles reduced to the minimum, no matter to what part of the world they are bound. It is the only agency south of Pennsylvania that represents all of the Atlantic Coast lines, the Transatlantic and Transpacific Steamship lines, and in this way Mr. Bowman has built up here what is really a great Richmond industry, one that has dealings with tourists and world trotters from all over the South and the Southwest and Middle West lands.

Mr. Bowman sells tickets to tourists and world travelers, and arranges all of their affairs for them, that is to say, for all of them among the people of all the Southern States, such as Virginia, West Virginia, North and South Carolina, Georgia, Florida, Alabama, Mississippi, Tennessee, Kentucky, Arkansas, Texas and away down in Mexico. His constituency goes westward through Ohio, Indiana, Illinois, Missouri and Kansas. For all of this vast territory he is the representative for

the famous tourist agencies of Thomas Cook & Sons, of New York; Frank C. Clark, of New York; and Raymond and Whitecomb, of New York and Boston.

A List of Them.

It would take nearly a column to tell of the agencies and steamship lines that are represented in Richmond for all of the South by this man Bowman. Here is at least a partial list: Allan Line, American Line, Anchor Line, Atlantic Transport Line, Austro-Americana Line, Booth Steamship Co., Ltd., Canadian-Pacific Railway Co., Royal Mail Steamship Line, Clyde Line, Compagnia Generale Transatlantica, French Line, Cunard Steamship Co., Ltd., Donaldson Line, Fabre Line, Great Northern Steamship Co., Hamburg-American Line, Holland-America Line, Italian Royal Mail Steamship Company, Lamport and Holt Line, Leyland Line, Lloyd Italiano, Lloyd Sabaud, Malory S. S. Co., Matson Navigation Co., Merchants' and Miners' Transportation Company, Munson Steamship Co., North German Lloyd Steamship Company, Nippon Yusen Kaisha Line, Occidental and Oriental Steamship Company, Old Dominion Steamship Co., Pacific Mail Steamship Co., Panama Railroad S. S. Line, Plant Line, Quebec Steamship Co., Ltd., Red "D" Line, Cross Line, Red Star Line, Royal Mail Steam Packet Co., Scandinavian-American Line, Trinidad Line, Toyo Kisen Kaisha, Oriental Steamship Company, United Fruit Co., Steamship Line, White Star Dominion Line, White Star Line, Ward Line, Thomas Cook & Son, Tours, Frank C. Clark, Tour, Bartlett's Select Tours, Raymond & Whitecomb, International Mercantile Marine Company, Hamburg-American, North German Lloyd, American and United States Express Company's travelers' checks, letters of credit and postal notes money cable, University of Travel Tours.

Just Ask Mr. Bowman.

To sum the whole matter up: if you want to know where to go to have a good time, to see the world as it is and how to get there at the least expense and the smallest amount of inconvenience and annoyance, all you have to do is to "ask Mr. Bowman." He will tell you all about it, and fix you up so that when you leave Richmond or any other starting point you will only have to follow your plainly made out instructions and you can't go amiss.

In addition to his specialty of securing accommodations on all steamers, Transatlantic, Transpacific and coastwise, he furnishes railroad and Pullman tickets to all parts of the United States, Canada and Europe. Transfers and checks baggage; issues Travelers' (Continued On Second Page.)

SAILINGS

Subject to Change Without Notice. See Has Been Taken in Compiling the Data—Publishers Cannot Be Held for Any Error or Alteration in Timetables, Fares, Etc., of the Various Companies Whose Services Are Shown Herein.

EASTBOUND.

May 6, Montreal to Liverpool, steamer Teutonic.

May 6, New York to Hamburg, steamer Victoria Luise.

May 6, New York to Bremen, steamer Kronprinz Wilhelm.

May 6, New York to Rotterdam, steamer New Amsterdam.

May 6, Philadelphia to Genoa, steamer Ancona.

May 7, Montreal to London, steamer Ultonia.

May 7, Boston to Liverpool, steamer Arabic.

May 7, New York to Genoa, steamer Ancona.

May 7, Baltimore to Bremen, steamer Braslau.

May 8, Montreal to Liverpool, steamer Victorian.

May 8, New York to Bremen, steamer Bremen.

May 8, New York to Havre, steamer L. Lorraine.

May 8, New York to Liverpool, steamer Cedric.

May 8, New York to Genoa, steamer Principe di Piemonte.

May 8, New York to Copenhagen, steamer Oscar II.

May 9, Philadelphia to Antwerp, steamer Menominee.

May 9, New York to Southampton, steamer Philadelphia.

May 10, Montreal to London, steamer Ausonia.

May 10, Montreal to Glasgow, steamer Sauria.

May 10, Montreal to Glasgow, steamer Grampian.

May 10, New York to Antwerp, steamer Kroonland.

May 10, Philadelphia to Liverpool, steamer Haverford.

May 10, New York to Glasgow, steamer California.

May 10, New York to Liverpool, steamer Carmania.

May 10, New York to Bremen, steamer Prinz Fried. Wilhelm.

May 10, New York to Genoa, steamer Verona.

May 10, New York to Genoa, steamer Berlin.

May 10, New York to Fiume, steamer Carpathia.

May 10, New York to Southampton, steamer Majestic.

May 10, New York to Trieste, steamer Alice.

May 10, Boston to Liverpool, steamer Winifreda.

May 10, New York to Havre, steamer Chicago.

May 10, New York to Marseilles, steamer Venezia.

May 10, New York to Southampton, steamer Magdalena.

May 11, Montreal to London, steamer Pomeranian.

May 13, Montreal to Liverpool, steamer (Continued On Second Page.)

THE RICHMOND TRUST AND SAVINGS COMPANY

The Richmond Trust and Savings Company, of 1109 East Main Street, Richmond, was founded by Mr. John Skelton Williams, who has recently been made Assistant Secretary of the Treasury by President Wilson. Under the laws of the United States, Mr. Williams, in accepting this place, had to resign as director from every corporation in which he was acting, but he is permitted to continue holding his stock interests.

The Richmond Trust and Savings Company, is the last one of the many Southern enterprises organized by the constructive genius of Mr. Williams, and is capitalized at \$1,000,000. It is built on the latest model, and will be conducted upon all the broad, up-to-date lines commensurate with safe, conservative banking. It has six distinct departments, which make it a regular "department store of finance."

There are, first, the "banking department," where checking accounts of individuals and firms and corporations are accepted, and where savings accounts paying 3 per cent interest may be opened. A "deposit card system" has been established for those who desire to save small amounts each week, as low as 25 cents a week. Nearly 1,000 of these cards have been recorded in the last few weeks. These small amounts also draw 3 per cent interest if the deposits are regular, and the general secretary of the company, R. J. Willingham, Jr., is always ready to pay as much attention to the little depositors as the big ones. Secondly, an "investment department," where good 5 per cent investments can be purchased; also first-class real estate mortgages, which are guaranteed by the Mortgage Guaranty Corporation of Richmond, a \$100,000 institution owned entirely by the Richmond Trust and Savings Company. Those wishing financial advice of whatever nature can get it here without cost of any kind by applying to President E. L. Bemiss, or to Vice-President J. G. Tinsley, or to Vice-President S. D. Scudder, at 1109 East Main Street, Richmond. Thirdly, a "trust department," where wills can be written free of charge, when the Richmond Trust and Savings Company is named as executor or trustee. The company is also specially authorized by the laws of Virginia to act as guardian and administrator, all of which it does upon very reasonable terms. Vice-President Scudder has had years of experience in this line, and can furnish valuable information to those seeking it. Fourth, a fully equipped real estate department, where property can be listed for sale or for rent, and where real estate loans can be made and insurance placed. O. A. Hawkins, the former commissioner of revenue, is manager, and Mr. Buford and Mr. Fuller, assistant managers. Fifth, a "foreign department," where money can be sent to relatives living abroad, or where foreign drafts received from the old country by people here can be promptly cashed. Sixth, a "travel department," and free information bureau, where steamship and railroad tickets can be bought, and where people can obtain advice as to how and

when to reach their destination or what kind of vacation trip to take and its cost. Mr. Samuel H. Bowman, known all over the South by the title of "Ask Mr. Bowman," is the popular manager of the foreign and travel departments of the company, and it is just about as good as a "ticket to heaven" to have business dealings with him.

Fifty years ago, before the days of the telephone and the many other advanced business methods which go to make up the strenuous life of this hour, it was possible to trade and barter and shop in a leisurely, go-as-you-please way. The private banker in those days waited patiently at his office until called upon by the customer; and if several clients happened to come along at the same time, they were compelled to display more or less patience by "waiting their turn." In the progress of time all of this had to pass away. With the advent of quicker means of communication and faster methods of accomplishment, it became a physical, as well as temperamental, impossibility to conduct business in any such fashion; and those bankers who clung to the old methods were gradually crowded out by the up-to-date trust company, with its various departments, all systematized and under the management of their various heads.

In other words, the trust company is the old-time private banker and agent put into modern clothes (made in the United States) and duly "incorporated." All corporations on earth were supposed to be "without souls," until this one appeared on the scene and changed the order of things. The trust company is essentially an American product, and even a superficial examination will convince the most skeptical that it was a necessity of the times and that it was undoubtedly one of the natural reactions from the centralization ideas of the national banking system. Individual in its origin, it is at the same time democratic in its tendencies, and essentially one of those remarkable movements which spring spontaneously from the people and bring to the world a surprise "over-night." Fifty years ago, or before the War Between the States, there were very few trust companies. Now they number over 1,500, and manage or have under their protection (including the face value of mortgages executed by corporations as security for bonds, etc.), property valued at the staggering sum of \$27,000,000,000, or nearly one-third of the entire estimated wealth of the United States. Of this vast sum the value of estates alone and individual trusts which are being managed by these trust companies foot up over \$7,000,000,000, otherwise known as seven thousand million dollars (here it is in figures, June 30 last, \$7,200,000,000), and the actual banking resources of these trust companies in the United States last June were \$5,490,000,000. This is certainly "going some" for a fifty-year-old child, and the financiers of the old world are beginning to sit up and take notice of this lively individual.

Not only has the Richmond Trust and Savings Company, a large

capital (\$1,000,000, besides an earned surplus already of about \$30,000), but it possesses as strong a board of directors as that of any bank or trust company in the United States; and its stockholders' list includes some of the best people of Virginia. This in itself is a great guaranty of good faith, and creates a moral responsibility which is unquestioned. Those, therefore, who deal with the Richmond Trust and Savings Company, Inc., can be assured of a square deal and of the most courteous attention.

Here is a list of the directors: Benjamin P. Akrop, General Charles J. Anderson, E. L. Bemiss, Joseph E. Beasley, James D. Crump, John S. Elliott, George A. Gibson, Eppa Hunton, Jr., Dr. George Ben Johnston, J. William Milledorff, James A. Moncure, Oliver J. Sands, S. D. Scudder, John T. Stone, James G. Tinsley, S. W. Traversa, Granville G. Valentine, Thomas S. Wheelwright, Langbourne M. Williams, R. Lancaster Williams, John T. Wilson, Stewart M. Woodward.

At present the Richmond Trust and Savings Company, is located at 1109 East Main Street, but it has just leased the southwest corner of Main and Seventh Streets, with the privilege of purchasing same in a few years. Meanwhile, the Richmond Trust and Savings Company has rented the spacious quarters at the northwest corner of Seventh and Main Streets, now occupied by the Virginia Railway and Power Company. These offices will be vacated by that institution, which moves into its new building, corner of Franklin and Seventh, next month. As soon as this occurs the Richmond Trust and Savings Company, will commence remodeling the interior of the ground floor of the building now occupied by the Virginia Railway and Power Company, and expects to have everything completed by September for its own occupancy there. This will be the home of the Richmond Trust and Savings Company until it is ready to erect its own building on the opposite corner.

In this way, the Richmond Trust and Savings Company has avoided taking up any of its "one million dollar capital in real estate, while at the same time it has secured a permanent home. And by the time the Richmond Trust and Savings Company wishes to build its own building, there will have been sufficient "surplus" put by for that purpose. It is generally conceded that good judgment has been displayed by this move.

The Hotel York, New York.

This hotel is strictly fireproof and modern throughout in construction, containing 500 rooms, with 150 private bath-rooms.

All rooms are outside, light, airy and good size, with long-distance telephone, running hot and cold water, and the most approved sanitary plumbing.

For the comfort of guests, in the furnishings and appointments of the hotel, no expense has been spared. A spacious restaurant, palm room for afternoon teas and fully equipped Norman grill room.

Although there are three rooms to satisfy the taste and appetite of the most fastidious, each room differs from the other.

The prices are minimum, considering quality and service.

'ASK MR. BOWMAN' and Don't Forget---TAG DAY Is Next Tuesday, May 6